

**Art Unit: 2632**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Jeffrey Schwartz  
Serial No.: 10/696,296  
Filed: October 29, 2003  
Title: Computerized Risk Management Program

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Box PCT

**AMENDMENT**

Sir:

In response to the Office Action dated March 29, 2005, please amend the application as follows: